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THE ADVANTAGE OF BUYING NOW

If a business man read in his trade journal that he could get certain stock for 75 cents that would cost him \$1 later, he would travel long distances and borrow money to get the goods. If he had a business manager that neglected such an opportunity, he would be fired.

At the same time some men let just such chances go in daily life. They read in the newspaper advertisements that a dealer is selling for \$2 what ordinarily would cost \$2.50 to \$3. They let the chance go because it seems too small to attract them. Yet if all these opportunities are improved, the cost of living can be greatly reduced.

Women are pretty shrewd in these matters, and don't let many chances slip by to buy goods that they really need. They recognize that in the middle of summer particularly trade is naturally a little slow. Dealers are all the time offering special bargains in order to clean out their stocks.

There are two scales of living cost on which you can run a family. One scale is based on indiscriminate, haphazard buying, running into the first store and buying the first thing offered, without making any effort to find if any competitor is selling any cheaper. No business man can run a factory that way. A family can be supported that way only by running into debt or going without things one might just as well have.

The other way to run a family is to buy in the cheapest market. The way to find out what the cheapest market is, is to watch what dealers make the best offerings in the newspapers. The family that watches for bargains should be able to reduce its living costs from 10 to 25 per cent.

For the great majority of people this advice is needless, as they already watch the newspaper advertisements closer than they do the daily news. But some families who growl about the cost of living have a good deal to learn in this respect.

THE SUBNORMAL MAN

In a number of The Outlook magazine for July, W. S. Rainford has a most interesting account of him. He writes from many years experience with shiftless ne'er-do-wells in the New York slums.

Dr. Rainford's theory is that lums are mostly subnormal people, who in school were backward children. They found the class work too hard for them. They fell behind, became discouraged and got into the habit of slipping through with their tasks unfinished. The boy who can't keep up in school may become later the man who can't keep his job. Yet he may have done the best that he could.

Some of these boys who can't do back work have common sense and

native shrewdness, and do very well when they get to work. But others fail to hold their jobs and in a few years lose their nerve and drop out of life. They take seasonal jobs like harvesting crops, shoveling snow, etc., tasks in which almost any kind of labor is acceptable.

Dr. Rainford believes that much more care ought to be taken with backward children in the schools. He finds that the subnormal child costs the state far more than the cost of proper education him would be. The majority of petty criminals come from this class, and the pauper accounts are largely for help to such people.

The subnormal often needs nothing except a little more explanation than the ordinary child gets. The teacher of a full class room can't stop to make everything clear to the one backward boy. She would never get her classes into high school if she did. Consequently these pathetic little stupid drift along, never getting any real grip on life and work. If a group of them could be placed in one class at school, where they would keep digging at a subject until they knew it thoroughly, they might come out very well, and make good faithful efficient workers with their hands.

THE FALL IN PRICE OF BONDS

The present level of prices of railroad, industrial and municipal securities has a serious lesson in it for the average person who has a small property to invest.

The average well secured bond is selling at least 10 per cent less than it sold for five years ago. The stocks of the soundest and best managed railroads must have fallen 25 per cent. Part of this may be due to liquidation caused by the European war, business depression, and other special causes. But there are few who seriously expect to see stocks and bonds recover their full loss.

A man who a few years ago put \$10,000 into standard stocks and bonds, has today only \$7,500 to \$9,000 of his money left, if indeed he has as much as that. His reason for investing in these securities was commonly because he could get a little higher rate of interest than could be had in a savings bank. But for every dollar gained in interest he has lost \$10 in depreciation of principal. Of course if he holds on to good stocks, and retains his bonds until maturity, (which comparatively few people do) he will recover a large share of his loss. But comparatively few will get back what they invested.

The above reasoning is based on the prices only of good securities where the property is perfectly good. In a great many other cases where the security was of doubtful or speculative value, a large part of the original investment has been lost, often the whole of it.

There are many people who when a new enterprise is proposed for the home town will refuse to take any stock in it, although well able to do so. Then they will buy the securities of some great railroad or corporation whose property they never saw, and of whose managers they know nothing. There may be exceptions handling that corporation contrary to the interest of the general public, of which investors are wholly ignorant. All of which goes to show that when people invest their money away from home, they very frequently go farther and fare worse.

RUSSIA TEACHES VALUABLE LESSON

One of the most impressive lessons in the value of temperance that the world has ever seen is being taught us by Russia. In spite of the fact that the vast revenue derived from the tax on vodka was surrendered in the first six months of the war, the income from the taxes of the country rose by £15,500, over that of the year 1913. The general

conclusion of the finance minister M. Bask, is that their more temperate habits have made the people more productive, and therefore more able to bear the economic strain of the war. In an interview with Paris correspondent of the Morning Post last week, he made the following remarkable statement: "As regards the budget for 1915, I have no fear. The loss of revenue from vodka will be met partly by economies, partly by fresh taxation, and partly by increased revenue from existing taxes. When I say that I have no fear for the future I am relying on the fact that the suppression of the vodka traffic has increased the productivity of our people by between 30 and 40 per cent. The people have also increased their rate of saving, and have thus diverted their money into productive channels. Take, for instance, the position of the savings banks. As a result of the war nearly £4,000,000 was withdrawn, but on the totals the year 1914 has shown an increase of £8,500,000 over 1913, while the year 1913 only showed an increase of £2,800,000 over 1912. The difference is especially marked for December. This year deposits exceeded withdrawals by £2,900,000 while in December, 1913, the excess was only £65,700."

OWNERSHIP OF THE WORLD'S RAILWAYS

Private railways of the United States in 1913 exceeded in mileage all the government railways of the world by a margin of 30,208 miles, according to an analysis by the Bureau of Railway News and Statistics, Chicago, of the annual figures on state and private systems of the world compiled by the Prussian Department of Public Works. In that year the earth's total under private ownership is put at 460,706 miles, while governments owned 223,908. Against this, private companies in the United States are credited with 254,116. In this comparison private ownership represents 67.3 per cent of the world's mileage, against 32.7 per cent for government ownership. The comparison of the two systems follows:

Europe—State, 1913, 115,182, gain, 1,577; private, 1913, 99,483, gain, 661.
North and South America—State, 1913, 27,998, gain, 5,794, private, 1913, 325,409, gain, 4,116.
Asia—State 1913, 43,939, gain, 151, private, 1913, 23,112, gain, 1,325.
Africa—State, 1913, 16,432, gain, 608, private, 1913, 11,040, gain, 386.
Australasia—State, 1913, 20,357, gain, 1,436, private, 1913, 1,592, loss, 1,055.

The compilation is partly from unofficial sources and makes no pretense of absolute accuracy, being intended only for general comparison. Listed as state roads are all owned by governments. A considerable mileage of state owned roads is privately operated. A smaller mileage of private owned is state operated.

Though state mileage grew in the year 2,566 miles against 5,443 for private mileage, analysis shows that this is not due to superior activity, the greater part of the state gain being due to absorption. Of the 2,566 miles, 4,478 are contributed by Mexico alone, which is given 12,222 miles of state road in 1913, against 7,845 in 1912. In the same time not a mile was added to the country's total railways. This accounts also for the rather surprising prominence of America in the gains for state ownership.

Similarly in Australasia there was a gain of 1,436 miles of state road though total mileage grew only 381 miles, private mileage losing thus 1,055 miles. Argentina, likewise, added 1,092 miles to state ownership, though keeping the same total.

Even outside the United States private ownership on analysis of countries proves the prevailing policy. Of 75 nations and colonies covered 42 have more private than state mileage, only 33 having more state mileage. Whereas 26 rely wholly on private ownership only 7 rely wholly on state. Even in Europe only two divisions, Serbia and Bulgaria, rely wholly on state ownership, while five, viz.: Great Britain, Spain, Greece, Turkey and Malta, Jersey and Isle of Man, rely wholly on private. In Europe, moreover, state ownership predominates in only 19 out of 21 countries.—Wall Street Journal.

Characters of Justice.

It is finely said by Plato that as the knowledge that is divested of justice deserves the appellation of cunning, rather than wisdom, so a mind unsusceptible of fear, if animated by private interest and not public utility, deserves the character of audaciousness, rather than of fortitude. We therefore require that all men of courage and magnanimity should be at the same time men of virtue and of simplicity, lovers of truth, and enemies to all deceit, for these are the main characters of justice.—Cicero.

Jury Declares Albert Geddes is Eccles's Son

Various Estimates Place Youth's
Share of Fortune at Between
\$200,000 and \$600,000

Ogden, July 16.—By a decision that was unanimous but for the dissent of one man a jury in the Second district court at noon today, declared Albert Geddes Eccles to be a son of the late David Eccles and heir to one thirty-third of the millions left by the sugar and lumber king of Utah. According to the various estimates of the Eccles estate the boy's fortune as a result of the decision may be from \$200,000 to \$600,000.

In spite of the intense public sentiment almost unanimously in favor of Mrs. Margaret Geddes and her son, the decision of the jury was not without its surprise in view of the many hours of deliberation by the eight men who listened to the evidence during the four weeks of the famous trial. The hundreds who had been in the court room for days were at a loss to understand the delay, while the confidence of the defense soared with every passing minute.

Out Seventeen Hours

Seventeen hours and forty minutes had elapsed from the time the case was given to the jury until the verdict was read in court at two minutes after 12 o'clock today. At least eight hours, according to the estimates of jurors, was spent in actual deliberation before a majority was won over to the boy's side and more than another hour was spent in attempting to make the decision unanimous. William N. Baker, a fruit grower of Roy, and one of the six Mormon members of the jury, was the only one of the eight to dissent from the verdict.

When the first ballot was taken last evening and until the deliberations were renewed this morning the jury was evenly divided four for the estate and four for the boy. Those jurors originally in favor of a decision for Mrs. Geddes and her son were Nils Lofgren, foreman, Mormon; John Parry, Mormon; John L. man, non-Mormon. Those dissenting were Warren, Mormon; George Timmerman, non-Mormon; Those dissenting were H. H. McCool, non-Mormon; Robert O. Bybee, Mormon; John H. Higley, Mormon, and William N. Baker, Mormon.

During the early hours of the forenoon jurors McCool, Bybee and Higley were won over to the side of those favoring a verdict for the plaintiff. All seven sought to change the opinion of Juror Baker, who had stood out determinedly for the estate from first to last, and when it was within five minutes of the noon hour they decided to return the seven to one decision.

No Demonstration

There were comparatively few persons in the court room when the important decision was read. There was no demonstration such as featured the closing hours of the trial. Other than those directly interested in the outcome of the case, there were less than twenty spectators in the court room.

Mrs. Geddes and her daughters, Mrs. Maggie Head and Mrs. Minnie Nielson and her son, Albert, retained their composure until all of the jurors and nearly all of the others had departed. Then the woman burst into tears and embraced the son for whose honor she has fought during the weeks of the memorable trial. Mrs. Nielsen, the daughter, was sobbing as she was led from the court room by her husband.

"The verdict is a just one," said Mrs. Geddes with quivering lips. "God has aided us in our fight and I feel very grateful to Him and the good men who have given us so much assistance." She would have said more but the tears welled in her eyes and she turned away sobbing. Albert Eccles sought to comfort his mother as he was embraced in turn by Mrs. Geddes and his aged grandmother, Mrs. Flora Nielson. The grandfather, David Nielson, was also in the court room when the verdict was read.

Will Fight to the End

Neither Mrs. Bertina Eccles, nor Mrs. Ellen Stoddard Eccles and only a few of the heirs by the first two wives were in the court when the jury returned. Among the heirs of the defense side who were present were L. R. Eccles and Joseph Eccles. David C. Eccles, administrator of the estate, was summoned by telephone but did not reach the court room before the verdict had been read by Clerk John V. Bluth.

Attorneys J. H. DeVine and Frank

Gust n, representing counsel for the estate, were present. "We have just commenced this fight," was the first comment by Attorney DeVine after he had heard the verdict read. "While we were not especially surprised when the decision for the plaintiff was given yet we felt that we would win. Our cause was a just one and the case was presented clearly to the jury. The equally divided opinion of the jurors was indicated in the first ballot of four to four."

"We have just begun this battle and it will not end until every possible legal step shall have been taken. We will immediately ask for a new trial, an if it is denied, the case will be appealed to the supreme court." No case that has ever been tried in this county and possibly in the state has attracted the widespread and intense interest of the public that was shown in the progress of the trial and outcome of the legal battle that has just been waged. As a result of this speculation was rife when the jury did not return an early verdict for the plaintiff. The delay was taken as nothing short of a disagreement and possibly a verdict for the estate.

Attorneys Thomas Martoneaux and W. H. King, for the plaintiff, appeared worried when they left the court late last night and neither were present this morning. Counsel for the woman and her son was represented solely by District Attorney John C. Davis. There was no mistaking the growing confidence of attorneys for the state, as well as the heirs present, as the hours rolled by without word from the jury room. To them it could mean but two things—a verdict in their favor or disagreement.

Plaintiff Confident

The delay had the opposite effect upon Mrs. Geddes, who asserted that she was confident of a favorable decision throughout the long wait, but her face, nevertheless, wore a troubled expression. The woman and the other relatives of the boy were among the first to enter the court room about 8 o'clock this morning, and they were not absent any length of time throughout the morning. Few spectators came and some of these departed when the hours dragged by without news from the jurors.

It was 11:55 o'clock when there was a knock on the door of the jury room summoning Bailiff Joseph B. Crompton. The officer was notified that the jury was ready to render its verdict. Attorney Tiltman D. Johnson who occupied the bench in place of Judge J. A. Howell during the last two days of the trial, was immediately summoned. He took his place and the jury filed in as the noon whistles were blowing.

Nearly all of the jurors responded in the affirmative when Acting Judge Johnson put the usual question as to whether they had reached a verdict. Although composed, Mrs. Geddes gripped the arms of her chair and leaned forward in intense interest as Foreman Lofgren handed the verdict to Court Clerk Bluth. This is the decision:

We, the jury empaneled in the above entitled action, find the issues joined in favor of the plaintiff that

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the said David Eccles, deceased, in his life time, acknowledged himself to be the father of petitioner, and that petitioner is an heir of said deceased.

Baker Active Worker

This verdict bore the signature of Nils Lofgren foreman; H. H. McCool, John Parry, George Timmerman, Joseph W. Higley, Robert O. Bybee and John H. Warren. Juror

(Continued on page eight)



Strained Eyes

cannot help themselves—but you can help them, by coming here for Glasses.....

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